UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION

IN RE:

WILLIAM HENRY CLAYPOOLE,

DEBTOR

CASE NO.: 16-00146-5-SWH
CHAPTER 13

CHAPTER 13 TRUSTEE'S OBJECTION TO CHAPTER 13 PLAN, AND MOTION TO CONVERT DEBTOR'S CASE TO A CASE UNDER CHAPTER 7, OR, IN THE ALTERNATIVE, TO DISMISS THE DEBTOR'S CASE

The undersigned Chapter 13 Trustee hereby objects to confirmation of the Debtor's proposed chapter 13 plan, and moves the Court to convert the chapter 13 case of to a case under Chapter 7 or, in the alternative, to dismiss this case, pursuant to 11 U.S.C. §1307(c). In support of this objection and motion, the Trustee shows unto the court the following:

1. The Debtor, William Henry Claypoole, (hereinafter the "Debtor") filed his Chapter 13 petition commencing this case as an accelerated case on January 11, 2016, and John F. Logan (hereinafter the "Trustee") was appointed as the chapter 13 trustee to administer the case.

2. The Court entered an Order continuing the Debtor's 11 U.S.C. § 341(a) meeting of creditors (hereinafter the "341 Meeting"), first set to be held on February 11, 2016, to March 3, 2016.

3. The Debtor declares in his petition, under penalty of perjury, that he examined his petition prior to filing it, and all statements in it are true and correct, and affirmed this, to the best of his knowledge, during his 341 Meeting testimony.

4. The Trustee is informed and believes, however, that the Debtor's statement in ¶ 4 of his petition, stating that, "[he has] not used any business name or EIN's [in the last eight years] is false, but the Trustee believes this to have been an inadvertent and unintentional error.

5. The Debtor appeared at his 341 Meeting on March 3, 2016, accompanied by his daughter, Ms. Deborah Claypoole Anderson (hereinafter "Ms. Anderson"), and he testified under oath, responding to the Trustee's questions. No creditors or other parties in interest appeared at the 341 Meeting.

6. The Trustee has been contacted by one creditor

7. Recorded in Book 5911, Page 361, of the Orange County, North Carolina, Register of Deeds records, on February 25, 2015, is a Durable Power of Attorney in which the Debtor appointed Ms. Anderson as his attorney-in-fact, and ¶ 19 thereof includes, "[t]he power to engage in bankruptcy filings and related matters."

8. Review of the Debtor's Petition, Schedules, Statement of Financial Affairs (herein the "SOFA"), Statement of Current Monthly Income and Calculation of Commitment Period, his Chapter 13 Plan, and his testimony at his meeting of creditors (hereafter "341 meeting"), and the Trustee's investigations and communications with Debtor's counsel and the chapter 7 trustee in the Debtor's ex-wife's chapter 7 case pending in the U.S. Bankruptcy Court for the Western District of North Carolina (more fully described in ¶ 7, H, below) establishes the following:

A. The Debtor's applicable commitment period is sixty months, and his plan filed on February 2, 2016 (DE # 17) proposes plan payments of $250.00 for sixty months, but also specifically proposes no dividend to holders of allowed unsecured claims, and the plan, therefore, appears not to meet the requirements for confirmation as interpreted by the U.S. Fourth Circuit Court of Appeals set forth in Stearns v. Pliler, 747 F.3d 260 (4th Cir. 2014).

B. The Debtor is a resident of Chapel Hill, North Carolina (DE #1), and testified that he has been licensed for many years to practice dentistry by the North Carolina State Board of Dental Examiners (herein the "Dental Board" or "Board"), operating an orthodontics practice and doing business as a sole proprietorship under the name Willaim H. Claypoole, DMD, in Nags Head, North Carolina (*see also*, SOFA ¶ 19, and http://www.thesmilemaker.org/).

C. The Trustee contacted Ms. Kelly Reaves, Executive Assistant for the Dental Board (hereinafter "Ms. Reaves"), who confirmed that the Board had issued the Debtor his license to practice Dentistry in North Carolina on June 28, 1971, and he has long operated his practice under the corporate name William H. Claypoole, DMD, P.A. (hereinafter the "Debtor's P.A."). Renewal of the registration of this corporate name was last due in November, 2015, and the Debtor timely renewed such registration in early December, 2015. Renewal of such registration is next due during November, 2016. Attached hereto as Trustee Exhibit 1, and incorporated herein by reference, is information obtained from the North is Carolina Secretary of State, found at: http://www.sosnc.gov/Search/profcorp/4952722, consistent with the information provided to the Trustee by the Dental Board, showing that the Debtor's P.A. is a North Carolina domestic corporation formed on October 30, 1974, that the Debtor is the Registered Agent for such corporation, and that such corporation is classified by the Secretary of State as current, active, and in good standing. Upon information and belief, the Debtor is the sole shareholder and officer of this corporation. The existence and the Debtor's ownership of this corporation is not disclosed in the documents filed by the Debtor in this case.

D. The only interests in any non-publicly traded stock, incorporated or unincorporated businesses, any L.L.C., partnership, or joint venture disclosed in his Schedules or about which he has testified are his interests in SM of Dare County, L.L.C. and his business as an orthodontist in Nags Head, N.C., described in his 341 Meeting testimony and his schedules as a sole proprietorship (*see*, Schedule A/B, ¶19). such paragraph asserts that the business is insolvent.

E. Upon information and belief, and based upon Trustee Exhibit 2, attached hereto and incorporated herein by reference, the Debtor's testimony, documents filed in this case, and the Trustee's independent investigation, the Debtor was the Manager of SM of Dare County, L.L.C., a limited liability company, formed on September 30, 1999, as a real estate investment company. Such limited liability company is not active, and was administratively dissolved by the North Carolina Secretary of State on January 14, 2016.

F. The Trustee has searched the real property records of the Registers of Deeds for the counties of Dare, Orange, and Catawba, and he has found no record of any real property or other assets owned by William H. Claypoole, DMD, P.A. or SM of Dare County, L.L.C., as of the Debtor's petition or thereafter through the date of this Motion, nor any transfer of any interest in property by either of them which the Trustee could avoid under applicable law. The Trustee has also found no record of any real property, interest in real property, or assets either: (a) owned by the Debtor which are not disclosed in the Debtor's filings in this case, or (b) which the Trustee could avoid under applicable law.

G. The Trustee believes that the Debtor does not distinguish and has not distinguished, nor does he believe that is any difference, between operating his orthodontics practice as a corporation or as a sole proprietorship. The Trustee has not discovered any reason to believe that there are any assets owned by the Debtor's P.A. which have not been disclosed in the Debtor's Schedules and other documents filed in this case.

H. The Debtor and his ex-spouse, Val Rhae Claypoole (hereinafter "Ms. Claypoole"), have been embroiled in contentious domestic litigation related to their, separation, divorce, and the equitable distribution of their assets and liabilities since the Debtor moved out of the home they shared on January 1, 2015. Since shortly after the beginning of 2015, a civil action has been pending in Catawba County, North Carolina, Civil District Court, Claypoole v. Claypoole, Case No. 15 CvD 655 (hereinafter the "Domestic Action"). The Trustee is informed and believes the Debtor and Ms. Claypoole have divorced, but equitable distribution of their assets and liabilities has not been determined.

I. Ms. Claypoole is a debtor in a chapter 7 case pending in the U.S. Bankruptcy Court for the Western District of North Carolina, Case No. 15-50186, filed on March 27, 2015 (herein "Ms. Claypoole's case"). The chapter 7 trustee appointed to administer Ms. Claypoole's case is Sigmon & Henderson, PLLC, 518 South New Hope Road, Gastonia, N.C., and Derick L. Henderson is the acting trustee.

J. Ms. Claypoole was granted a discharge in her chapter 7 case on August 11, 2015.

K. In Ms. Claypoole's case, the court filed on May 29, 2015, (and served on May 31, 2015) a Notice to Creditors of Possible Dividend, and Mr. Claypoole, through counsel, filed an unsecured claim in such case, based upon his pending equitable distribution claim, for $448,250.00. A true and accurate copy of the claim is attached hereto as Trustee Exhibit 3.

L. The Trustee believes the claim filed by the Debtor in Ms. Claypoole's case is inconsistent with property interests he included in his Schedule A/B in this case.

M. Ms. Claypoole's chapter 7 trustee filed a Semi-Annual Report in her case on January 18, 2016, a true and accurate copy of which is attached hereto as Trustee Exhibit 4, indicating that he is still in the midst of administering the case and that his administration is intertwined with the pending Domestic Action. Mr. Henderson has told the Trustee he is anxious for this case to be converted so that he and the trustee to be appointed under chapter 7 can work together to determine how best to administer the two cases, the Domestic Action may be resolved and finalized, and the debtors may each get on with their lives.

N. The Debtor testified at his 341 Meeting that he filed this case as a chapter 13 case to enable him, with the assistance of Ms. Anderson, his one remaining full time employee, and his two part time employees, to continue operating his medical practice while also winding it down, attempting to refer active patients to other doctors, and to provide patients' medical files to those patients or to doctors to whom patients had been or would be referred. It was the Debtor's intention to accomplish this task by the end of April or May, 2016, and then convert this case to a case under chapter 7. The Debtor and his counsel believe this process was and is better, and in the best interests of all affected, than instead having initially filed a chapter 7 and burdening a chapter 7 trustee with what would have been, in essence, a huge, unfunded administrative burden.

O. After considering the Debtor's and his counsel's suggestions, and after consulting with both the Bankruptcy Administrator in this district and the chapter 7 trustee in Ms. Claypoole's case, the Trustee advised Debtor's counsel that he believed this to be an acceptably strategy, provided: (a) Debtor's counsel closely monitored the

Debtor's case and business activities, reporting any changes in either to the Trustee, (b) cash flow from the Debtor's practice would continue funding his operations, and (c) the case would be converted to chapter during April or May, 2016.

9. At the request of Debtor's counsel, the Debtor, his counsel, and Ms. Anderson met with the Trustee on April 20, 2016 (hereinafter the "April 21 meeting") to update the Trustee on developments in the case since the 341 Meeting. At that meeting the Debtor, his counsel, and Ms. Anderson told the Trustee the following, and, except as otherwise stated, the Trustee therefore alleges the following on information and belief:

A. After the 341 meeting, the Debtor wrote to his patients and advised them he had decided to retire, he would be winding down his practice, and expected to complete that process by the end of May 2016. In doing so, he intended to see patients who had scheduled or needed appointments and would assist them finding another doctor to attend to their orthodonture needs.

B. The Debtor advised the Trustee, and Ms. Reaves at the Dental Board later confirmed to the Trustee, that the Debtor's license to practice dentistry was not renewed on March 31, 2016, and the Debtor may no longer provide any medical services to the public.

C. The Debtor closed his office to the public, cancelled all scheduled patient appointments, and stopped seeing all patients effective April 1, 2016, due to non-renewal of his license by the Dental Board. The Debtor also wrote a letter to his patients whom he had previously written advising that his retirement had been accelerated, his office had closed, and effective April 1, 2016, he had stopped seeing patients, but he would continue his efforts to refer patients to other doctors and provide patients' medical records.

D. Aside from a small number of payments from insurance claims in an unknown amount, the Debtor no longer has any regular income from his dental practice.

E. The Debtor was able to pay the amount necessary to meet his payroll obligations on April 15, 2016, and, as of April 20, 2016, did not know whether he would have sufficient income to meet his office payroll obligations on April 29. 2016. He told his employees for the first time on about April 15 that he had filed bankruptcy.

F. The Debtor does not believe he will have sufficient income to pay his office rent, and the Trustee his only regular monthly income is his Social Security income scheduled on Schedule I, ¶ 8e as $2,338.00 per month. The Debtor has not advised the Trustee of any changes in his monthly living expenses which are shown as $5,320.75, but the Trustee believes that without regular monthly business income beginning April 1, 2016, his monthly expenses would be reduced by the $850.00 monthly expense for estimated tax payments to $4,470.75, resulting in a monthly net income and expense deficit of -$2,312.75.

G. The Debtor included Dr. Frank B. Ausband, D.D.S., from whom he has been leasing his office on a month-to-month basis, on Schedule G and gave him notice of his petition filing, but he has not scheduled, notified, or advised his patients, service providers, or vendors of his pending chapter 13 case. The Trustee does not believe the Debtor has paid all rent due to Dr. Ausband under his month-to-month office lease, as proposed in his plan.

H. The Debtor believed, at the time of his 341 meeting, that he had between seven and ten patients for whom he had been paid in full for all future services to be provided (pre-paid services). He, however, discovered after the 341 Meeting and before the April 20 meeting that he owes prepaid services to between 45 and 50 patients for which he had been paid approximately $54,000.00, and he may discover this number of patients and amount received are larger than reported on April 20. The Debtor no longer has these funds and cannot provide the services for which he has been paid.

I. The Debtor advised the Trustee at the April 20 meeting for the first time that prior to his separation from his ex-wife, she had been his office manager, she had taken many of the office's business records with her, and she alone had all passwords to his office computer operating systems, and has refused to return the records or provide the passwords to the Debtor. This, together with his being delinquent in making payments to the company which owns his office's operating software, has made the process of retrieving information needed from that system difficult and cumbersome. The Trustee was told at the April 20 meeting that for this reason the Debtor had not scheduled or notified all potential creditors and parties in interest of his petition filing, and the Debtor is working on compiling a complete list. The Trustee is informed and believes that this is the primary reason why the Debtor has not yet voluntarily converted his case to a case under chapter 7.

J. The Trustee has received one telephone call from a creditor who had not received notice when the Debtor filed his petition. Lisa Garren called the Trustee on about April 26, 2016, after having called the Debtor's office concerning a past due invoice for services rendered to the Debtor by Outer Banks Orthodonic Lab, a sole proprietorship owned by Ms. Garren and her husband. She inquired whether the Debtor had filed bankruptcy; the Trustee advised that he had and assisted Ms. Garren in finding the information needed at the Clerk's Web site to enable her to file a claim electronically in the Debtor's case. The Trustee is serving a copy of this Objection and Motion on

Outer Banks Orthodonic Lab at the address shown on the mailing matrix attached to the Certificate of Service filed with this Motion and accompanying Notice of Motion.

K. The Trustee also learned for the first time at the April 20 meeting that:

i. there had been a criminal action against the Debtor pending in each of Dare County and Catawba County (herein collectively the "criminal cases"), restraining orders had been entered against the Debtor in each of the criminal cases in about January, 2015, and the Dare County has been dismissed, and;

ii. that a preliminary order also had been entered in each criminal case, subject to final hearing and order, to appoint a *Guardian Ad Litem* for the Debtor, based upon, among other things, diagnoses of a doctor in Charlotte, N.C., and a doctor in Chapel Hill, N.C., that the Debtor is cognitively impaired, with one doctor noting Parkinson's tendencies. No final hearing has been held and no final order on such appointment entered in either criminal action;

iii. that counsel for Ms. Claypoole in the Domestic Action had written a letter to the Catawba County District Attorney on April 12, 2016, asking that he voluntarily dismiss the Catawba County criminal action, but, as of April 20, the Catawba County matter had not yet been dismissed.

10. The Trustee has experienced no reason to question the competency of the Debtor in filing this case, his competency to testify at his 341 Meeting, or the truth or accuracy of any information provided to the Trustee by the Debtor (except as specifically noted, and it does not appears to the Trustee that inaccuracies or errors have been intentional or will prove material), particularly since his attorney-in-fact and daughter, Ms. Anderson, has been assisting the Debtor

with the details of this case and the winding down of his business, and she has attended both the 341 Meeting and the April 20 meeting and provided most of the information given to the Trustee during the April 20 meeting and included herein.

11. The Trustee told the Debtor, his counsel, and Ms. Anderson at the end of the April 20 meeting that he believes, based upon what he learned at the meeting, that there is no longer sufficient reason for the Debtor to remain a debtor under chapter 13, that the Debtor does not appear to have sufficient regular income, resources or non-exempt assets to achieve confirmation of a chapter 13 plan under 11 U.S.C. §§ 1322 and 1325, that it would be in the Debtor's, his bankruptcy estate's, and his creditors' best interest that this case be converted to a case under chapter 7 as soon as possible.

12. The Trustee discussed the status of the case with Debtor's counsel immediately following the April 20 meeting, and based upon that discussion, the Trustee expected the Debtor would voluntarily convert this case to chapter 7 by April 27, 2016.

13. The Debtor's case has not been converted to a case under chapter 7 as of the filing and service of this Motion and accompanying Notice of Motion.

14. The Trustee does not believe this Motion will be opposed.

15. The Debtor has timely paid to the Trustee all payments due under his proposed chapter 13 plan as of the date of this Motion.

16. The Debtor's proposed plan, due in part to substantial changes in the Debtor's circumstances since filing his petition, does not now meet the requirements for confirmation of 11 U.S.C. §§ 1322(a)(1) and (2), and 1325(a)(1), (3), and (6), and it is not clear that the Debtor proposes to make his plan payments for his full 60-month applicable commitment period, as required by Stearns v. Pliler, 747 F.3d 260 (4^{th} Cir. 2014). The Trustee, therefore, objects to confirmation of the Debtor's proposed plan.

17. If this case is not converted to a case under chapter 7, there is cause to dismiss this case under 11 U.S.C. § 1307(c), including the Debtor's failure, upon information and belief, to pay his office rent when due, as proposed in his plan, failure to provide notice to all creditors and parties in interest of this case, further delay that will prejudice creditors, inability to obtain confirmation of a chapter 13 plan or to show sufficient cause for the court to allow him to propose a different or amended plan, and that the Debtor never intended to obtain confirmation of a chapter 13 plan, but rather, intended that his case be converted to chapter 7 at the appropriate time.

18. Now is the appropriate time to convert this case to a case under chapter 7, and conversion of this case to a case under chapter 7 pursuant to 11 U.S.C. § 1307(c) , rather than dismissal, is in the best interests of the Debtor, the Debtor's bankruptcy estate, and the Debtor's creditors.

19. If the Debtor does not promptly file a response to this motion consenting to conversion of this case to chapter 7, the Trustee recommends that the court hear and determine this objection and motion on an expedited basis.

BASED UPON THE FOREGOING, the Trustee objects to confirmation of the Debtor's proposed chapter 13 plan and moves this court to convert this case to a case under chapter 7, or in the alternative, to dismiss it, pursuant to 11 U.S.C. §1307(c).

DATED: April 29, 2016.

s/ John F. Logan, Trustee
John F. Logan, Trustee
Chapter 13 Standing Trustee, E.D.N.C.
N. C. State Bar #12473
P. O. Box 61039
Raleigh, NC 27661-1039
Tel.: (919) 876-1355
e-mail: *mburnett@ralch13.com*

Elaine F. Marshall
Secretary

North Carolina
DEPARTMENT OF THE
SECRETARY OF STATE

PO Box 29622 Raleigh, NC 27626-0622 (919)807-2000

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Corporate Names

Legal: William H. Claypoole, D.M.D., P.A.

Professional Corporation Information

SosId:	0029307
Status:	Current-Active
Annual Report Status:	Not Applicable
Citizenship:	Domestic
Date Formed:	10/30/1974
State of Incorporation:	NC
Registered Agent:	Claypoole, William H

Corporate Addresses

Reg Office: 3333 Chapel Hill Blvd
Durham, NC 00000

Reg Mailing: 3333 Chapel Hill Blvd
Durham, NC 00000

Professions

Dental services

TRUSTEE EXHIBIT 1

Elaine F. Marshall
Secretary

North Carolina
DEPARTMENT OF THE
SECRETARY OF STATE
PO Box 29622 Raleigh, NC 27626-0622 (919)807-2000

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Corporate Names

Legal: SM OF DARE COUNTY, LLC

Limited Liability Company Information

SosId:	0507670
Status:	Admin. Dissolved
Annual Report Status:	Not Applicable
Citizenship:	Domestic
Date Formed:	9/30/1999
Fiscal Month:	December
State of Incorporation:	NC
Registered Agent:	Claypoole, Val Rhae

Corporate Addresses

Mailing:	4725 Kiser Island Rd Terrell, NC 28682-9771
Principal Office:	4725 Kiser Island Rd Terrell, NC 28682-9771
Reg Office:	4725 Kiser Island Rd Terrell, NC 28682-9771
Reg Mailing:	4725 Kiser Island Rd Terrell, NC 28682-9771

Company Officials

All LLCs are managed by their managers pursuant to N.C.G.S. 57D-3-20.

Manager: William H Claypoole
4725 Kiser Island Rd
Terrell NC 28682

TRUSTEE EXHIBIT 2

NOTICE TO REGISTERED AGENT:

Under N.C.G.S. Section 55D-30(b), it is the duty of the registered agent to forward this certificate to the business entity at the last known address.

Val Rhae Claypoole
SM OF DARE COUNTY, LLC (0507670)
4725 Kiser Island Rd
Terrell, NC 28682-9771

State of North Carolina
Department of the Secretary of State

CERTIFICATE OF ADMINISTRATIVE DISSOLUTION

I, Elaine F. Marshall, Secretary of State, as mandated by law, do hereby certify that

SM OF DARE COUNTY, LLC

has been administratively dissolved pursuant to the procedure set forth in N.C.G.S. Section 57D-6-06 for failure to file an annual report effective as of the date set forth hereunder.

A Limited Liability Company administratively dissolved under N.C.G.S. Section 57D-6-06 may apply to the Secretary of State for reinstatement by complying with the procedure set forth in the N.C.G.S. Section 57D-6-06.

This the 14th day of January, 2016

Elaine F. Marshall

Elaine F. Marshall
Secretary of State

Document Id: C201601424846

TRUSTEE EXHIBIT 2

Western District of North Carolina
Claims Register

15-50186 Val Rhae Claypoole

Judge: Laura T. Beyer
Office: Statesville
Trustee: Sigmon & Henderson, PLLC

Chapter: 7
Last Date to file claims:
Last Date to file (Govt):

Creditor: (5242749) William Claypoole c/o William P. Janvier 1101 Haynes St. Suite 102 Raleigh, NC 27604	**Claim No: 5** *Original Filed* *Date:* 08/27/2015 *Original Entered* *Date:* 08/27/2015	*Status:* *Filed by:* CR *Entered by:* eDkt *Modified:*

Amount	claimed:	$448250.00	Amount	allowed:	$0.00
Secured	claimed:	$0.00	Secured	allowed:	$0.00
Priority	claimed:	$0.00	Priority	allowed:	$0.00
Unknown	claimed:	$0.00	Unknown	allowed:	$0.00
Unsecured	claimed:	$448250.00	Unsecured	allowed:	$0.00

History:

Details		5-1	08/27/2015	Claim #5 filed by William Claypoole, Amount claimed: $448250.00 (eDkt)

Description:

Remarks:

Claims Register Summary

Case Name: Val Rhae Claypoole
Case Number: 15-50186
Chapter: 7
Date Filed: 03/27/2015
Total Number Of Claims: 1

Total Amount Claimed*	$448250.00
Total Amount Allowed*	$0.00

*Includes general unsecured claims

TRUSTEE EXHIBIT 3

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

	Claimed	Allowed
Secured	$0.00	$0.00
Priority	$0.00	$0.00
Administrative		

PACER Service Center			
Transaction Receipt			
04/27/2016 09:41:32			
PACER Login:	jl0153:2572662:0	**Client Code:**	Wm. Claypoole
Description:	Claims Register	**Search Criteria:**	15-50186 Creditor Type: cr CreditorName: Claypoole Filed or Entered From: 1/1/1990 Filed or Entered To: 1/1/2017
Billable Pages:	1	**Cost:**	0.10

TRUSTEE EXHIBIT 3

B10 (Official Form 10) (04/13)

UNITED STATES BANKRUPTCY COURT Western District of North Carolina

PROOF OF CLAIM

Name of Debtor: Val Rhae Claypoole

Case Number: 15-50186

NOTE: *Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.*

Name of Creditor (the person or other entity to whom the debtor owes money or property): William Claypoole

Name and address where notices should be sent:
William Claypoole
c/o William P. Janvier
1101 Haynes St. Suite 102 Raleigh, NC 27604

Telephone number: (919) 582-2323 email: bill@janvierlaw.com

Name and address where payment should be sent (if different from above):

Telephone number: email:

COURT USE ONLY

☐ Check this box if this claim amends a previously filed claim.

Court Claim Number:________
(*If known*)

Filed on:________

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.

1. Amount of Claim as of Date Case Filed: $ 448,250.00

If all or part of the claim is secured, complete item 4.

If all or part of the claim is entitled to priority, complete item 5.

☐ Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.

2. Basis for Claim: Pending Equitable Distribution Claim
(See instruction #2)

3. Last four digits of any number by which creditor identifies debtor:

3a. Debtor may have scheduled account as:
(See instruction #3a)

3b. Uniform Claim Identifier (optional):
(See instruction #3b)

4. Secured Claim (See instruction #4)
Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.

Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other
Describe:

Value of Property: $________

Annual Interest Rate____% ☐ Fixed or ☐ Variable
(when case was filed)

Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:
$________

Basis for perfection: ________

Amount of Secured Claim: $________

Amount Unsecured: $________

5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.

☐ Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).

☐ Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).

☐ Up to $2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).

☐ Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).

☐ Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)(__).

Amount entitled to priority:
$________

**Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)

TRUSTEE EXHIBIT 3

7. Documents: Attached are **redacted** copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. *(See instruction #7, and the definition of "redacted".)*

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

☐ I am the creditor. ☑ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: William P. Janvier
Title: Attorney
Company: Janvier Law Firm
Address and telephone number (if different from notice address above):

s/ William P. Janvier (Signature) 08/27/2015 (Date)

Telephone number: email:

Penalty for presenting fraudulent claim: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:
Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:
Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:
State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:
State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:
State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:
Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:
If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:
Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).
If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:
An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:
Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:
The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

TRUSTEE EXHIBIT 3

DEFINITIONS

Debtor
A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor
A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim
A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim
A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. § 506 (a)
A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim
An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. § 507 (a)
Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted
A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection
Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim
To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim
Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

TRUSTEE EXHIBIT 3

Explanation of Claim

Creditor, William Claypoole, has a pending claim for equitable distribution against the Debtor. That claim has been stayed by the bankruptcy case, and may be impacted if the Chapter 7 Trustee liquidates assets either wholly owned by the bankruptcy estate or jointly owned by the bankruptcy estate and William Claypoole.

While the value of assets potentially subject to equitable distribution have not been determined, the major assets include:

Asset	**Potential Value**	**Comments**
Lake Norman House	$500,000	
Canes	$200,000	
Marriott Timeshare (Paris)	$20,000	
Boat	$7,500	2004 Starcraft Auroro 19' Outboard
Fidelity	$133,000	Note: Pre-Separation - Debtor moved money prior to separation
Schwab	$30,000	
Vanguard	$6,000	
	$896,500	

Claims is based on 50% of $896,500 = $448,250

TRUSTEE EXHIBIT 3

Form 1

Individual Estate Property Record and Report
Asset Cases

Case Number: 15-50186 LTB
Case Name: CLAYPOOLE, VAL RHAE
Period Ending: 01/18/16

Trustee: (530420) Sigmon & Henderson, PLLC.
Filed (f) or Converted (c): 03/27/15 (f)
§341(a) Meeting Date: 05/04/15
Claims Bar Date:

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Est Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets	7 Lien Amount	8 Exempt Amount
1	Single family home located at 4725 Kiser Island	350,000.00	12,225.44		0.00	12,225.44	325,549.12	12,225.44
2	Single family home located at 452 W. Villa Dunes	950,000.00	0.00		0.00	0.00	1,131,298.10	0.00
3	Timeshare property located at Village d'ille de	25,000.00	25,000.00		0.00	25,000.00	0.00	0.00
4	BB&T #6904 checking account	939.56	0.00		0.00	0.00	0.00	939.56
5	Gateway Bank #2944 checking account	12.96	0.00		0.00	0.00	0.00	12.96
6	Fidelity Investments #3333 money market joint wi	515.21	0.00		0.00	0.00	0.00	515.21
7	Fidelity Investments #9552 municipal money marke	75,483.29	75,483.29		0.00	75,483.29	0.00	0.00
8	Prime money market fund through Vanguard - #8592	1,125.82	63.99		0.00	63.99	0.00	1,061.83
9	Flex Savings Plan	126.06	126.06		0.00	126.06	0.00	0.00
10	stove, microwave, refrigerator, dishwasher, vacu	265.00	0.00		0.00	0.00	0.00	265.00
11	tv, laptop, printer, cell phone, clock radio	150.00	0.00		0.00	0.00	0.00	150.00
12	kitchen table and four chairs, dinnerware/dishes	175.00	0.00		0.00	0.00	0.00	175.00
13	china cabinet	30.00	0.00		0.00	0.00	0.00	30.00
14	couch, coffee table, desk, chair, ottoman, tv st	160.00	0.00		0.00	0.00	0.00	160.00
15	box springs, night stand, chest of drawer, mirro	25.00	0.00		0.00	0.00	0.00	25.00
16	day bed, armoire	35.00	0.00		0.00	0.00	0.00	35.00
17	brooms & mops, ironing boards	20.00	0.00		0.00	0.00	0.00	20.00
18	bed spreads, blankets, sheets, wash cloths, comf	25.00	0.00		0.00	0.00	0.00	25.00
19	chairs/benches, outbuilding, table	255.00	0.00		0.00	0.00	0.00	255.00

EXHIBIT # 4

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 15-50186 LTB
Case Name: CLAYPOOLE, VAL RHAE

Period Ending: 01/18/16

Trustee: (530420) Sigmon & Henderson, PLLC.
Filed (f) or Converted (c): 03/27/15 (f)
§341(a) Meeting Date: 05/04/15
Claims Bar Date:

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Est Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets	7 Lien Amount	8 Exempt Amount
20	ALL BELONGINGS / PROPERTY ARE SUBJECT TO A MARIT	0.00	0.00		0.00	0.00	0.00	0.00
21	misc books and pictures	100.00	0.00		0.00	0.00	0.00	100.00
22	collection of 109 items including antique canes	16,751.00	16,751.00		0.00	16,751.00	0.00	0.00
23	wardrobe for one adult	250.00	0.00		0.00	0.00	0.00	250.00
24	rings, necklaces, bracelets, earrings	350.00	0.00		0.00	0.00	0.00	350.00
25	Ladies Presidential Rolex - 18k gold with diamon	2,500.00	0.00		0.00	0.00	0.00	2,500.00
26	Ladies white metal diamond engagement ring. Appr	3,200.00	0.00		0.00	0.00	0.00	3,200.00
27	Ruger LCR .38 caliber hand gun ($50) ruger model	340.00	0.00		0.00	0.00	0.00	340.00
28	Term policy through employer Carolinas Healthcar	0.00	0.00		0.00	0.00	0.00	0.00
29	Adjustable life policy through Principal Financi	8,813.66	0.00		0.00	0.00	0.00	8,813.66
30	ROTH IRA through Fidelity Investments	7,649.45	0.00		0.00	0.00	0.00	7,649.45
31	ERISA qualified 401k through former employer, Wi	10,557.79	0.00		0.00	0.00	0.00	10,557.79
32	ERISA qualified 401k matched savings plan throug	8,260.64	0.00		0.00	0.00	0.00	8,260.64
33	Pension plan through Carolinas Healthcare System	2,796.55	0.00		0.00	0.00	0.00	2,796.55
34	158 shares of common stock in Principal Financia	7,768.86	7,768.86		0.00	7,768.86	0.00	0.00
35	1999 Lexus RX300 - VIN#JT6HF10U1XOD83353 - featu	3,900.00	0.00		0.00	0.00	0.00	3,900.00
36	2004 Starcraft Aurora 1915 - 19 feet fiberglass	4,225.50	4,225.50		0.00	4,225.50	0.00	0.00
36	Assets **Totals** (Excluding unknown values)	**$1,481,806.35**	**$141,644.14**		**$0.00**	**$141,644.14**	**$1,456,847.22**	**$64,613.09**

EXHIBIT #4

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-50186 LTB
Case Name: CLAYPOOLE, VAL RHAE

Period Ending: 01/18/16

Trustee: (530420) Sigmon & Henderson, PLLC.
Filed (f) or Converted (c): 03/27/15 (f)
§341(a) Meeting Date: 05/04/15
Claims Bar Date:

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Est Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets	7 Lien Amount	8 Exempt Amount

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

ED MATTER IS STILL PENDING IN STATE COURT (MRS WAS OBTAINED); RECEIVED REVISED EMPLOYMENT DOCS FROM SPECIAL COUNSEL, TO INCORPORATE REVISIONS AND SEND BACK FOR SIGNATURE ON DECLARATION AND FILE MOTION TO EMPLOY

TRUSTEE INVESTIGATING EQUITABLE DISTRIBUTION/EXPOSED EQUITY ISSUES.

Initial Projected Date Of Final Report (TFR): December 31, 2016 **Current Projected Date Of Final Report (TFR):** December 31, 2016

Copy Served On:
Bankruptcy Administrator

EXHIBIT # 4

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION

IN RE:

WILLIAM HENRY CLAYPOOLE, **CASE NO.: 16-00146-5-SWH**
CHAPTER 13

DEBTOR

NOTICE OF CHAPTER 13 TRUSTEE'S OBJECTION TO CHAPTER 13 PLAN, AND MOTION TO CONVERT DEBTOR'S CASE TO A CASE UNDER CHAPTER 7, OR, IN THE ALTERNATIVE, TO DISMISS THE DEBTOR'S CASE

The undersigned Chapter 13 Trustee appointed by the Court to administer this case has filed with the Court and mailed to you a copy of his Objection to the Debtor William Henry Claypoole's (hereafter referred to as the "Debtor") proposed Chapter 13 Plan, and has also asked the Court to convert the Debtor's chapter 13 case to a case under chapter 7, or, in the alternative, dismiss the Debtor's case, which he has filed with the Court.

Your rights may be affected. If you do not want the Court to grant the relief sought in the Trustee's Objection and Motion, or if you want the Court to consider your views on the Trustee's Objection and Motion, then, *provided the Debtor has not earlier either agreed to the relief sought by the Trustee or voluntarily dismissed his case*, on or before **May 23, 2016,** unless otherwise ordered, you or your attorney must file with the court a written response explaining your position, and a request for hearing at:

U.S. Bankruptcy Court, E.D.N.C.
P.O. Box 791
Raleigh, N.C. 27602

~ or ~

U.S. Bankruptcy Court, E.D.N.C.
Century Station Federal Building
300 Fayetteville St., 4th Floor
Raleigh, N.C. 27601-1799

If you mail your written response to the Court for filing, you must mail it early enough so the court will receive it on or before **May 23, 2016**; and

You must also mail a copy of your written response to each of the following people:

William Henry Claypoole
1615 village Crossing Drive
Chapel Hill, N.C. 27517-7578

William F. Braziel, III
The Janvier Law Firm
1101 Haynes Street, Suite 102
Raleigh, N.C. 27604

John F. Logan, Trustee
Office of the Chapter 13 Trustee
P.O. Box 61039
Raleigh, N.C. 27661-1039

Marjorie K. Lynch
Bankruptcy Administrator, E.D.N.C.
U.S. Bankruptcy Administrator's Office
434 Fayetteville Street, Suite 640
Raleigh, N.C. 27601

(Notice continued on following page)

If a response and a request for hearing is filed in writing on or before the date set above, *provided the Debtor has not earlier either agreed to the relief sought by the Trustee and the Court has entered an order converting this case to chapter 7 with the Debtor's consent, and provided the Debtor has not earlier voluntarily dismissed his case*, a hearing will be conducted on the Trustee's Objection and Motion and any written response filed at a date, time and place to be later set, and all parties will be notified accordingly.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought by the Trustee in his Objection and Motion and may enter an order granting that relief.

DATED: April 29, 2016.

s/ John F. Logan, Trustee
John F. Logan, Trustee
Chapter 13 Standing Trustee, E.D.N.C.
N. C. State Bar #12473
P. O. Box 61039
Raleigh, NC 27661-1039
Tel.: (919) 876-1355
e-mail: *mburnett@ralch13.com*

CERTIFICATE OF SERVICE

I, Frances W. Bradley, of P.O. Box 61039, Raleigh, NC 27661-1039, do certify:

That I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age; and

That I have this day served copies of the foregoing Chapter 13 Trustee's Objection to Chapter 13 Plan, and Motion to Convert Debtor's Case to a Case under Chapter 7, or, in the Alternative, to Dismiss the Debtor's Case on the parties listed on the attached Mailing Matrix, which is incorporated herein by reference as if fully set forth, by depositing a copy of the same in the United States mail, First Class postage prepaid; or,

If any interested party shown on the attached, incorporated Mailing Matrix is a Filing User, such interested party has been served by electronic transmission, pursuant to E.D.N.C. LBR 5005-4(9)(b); and

If any interested party shown on the attached, incorporated Mailing Matrix has filed a Notice of Address with the court pursuant to 11 U.S.C. 342(f) and Federal Rule of Bankruptcy Procedure 2002(g)(4), the address specified by such party has been used to effect service on that party and is also shown on the attached, incorporated Mailing Matrix.

See, Mailing Matrix attached hereto and incorporated herein by reference.

I certify under penalty of perjury that the foregoing is true and correct.

EXECUTED: April 29, 2016

s/ Frances W. Bradley
Frances W. Bradley, N.C.C.P.
Case Administrator Supervisor
Office of the Chapter 13 Trustee

William Henry Claypoole
1615 Village Crossing Drive
Chapel Hill, NC 27517-7578

William F. Braziel III
The Janvier Law Firm
1101 Haynes St., Ste. 102
Raleigh, NC 27604-1455

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Bank of Hampton Roads
Attn: Managing Agent
P.O. BOX 1908
Elizabeth City, NC 27906-1908

Bank of America
Attn: Managing Agent
100 North Tryon St.
Charlotte, NC 28202-4031

Bank Of America
P.O. Box 982238
El Paso, TX 79998-2238

Catawba County Dept.of Revenue
Attn: Managing Agent
P.O. BOX 368
Newton, NC 28658-0368

Bank of Hampton Roads
c/o Richard E. Biemiller, Equire
200 Bendix Road, Suite 300
Virginia Beach, VA 23452-1396

Barclays Bank of DE
Attn: Managing Agent
P.O. Box 8802
Wilmington, DE 19899-8802

Dare County Tax Department
Attn: Managing Agent
P.O. BOX 1000
Manteo, NC 27954-1000

CitiCards CBNA
Attn: Managing Agent
701 East 60th Street
Sioux Falls, SD 57104-0432

CitiCards CBNA
Attn: Managing Agent
PO BOX 6241
Sioux Falls, SD 57117-6241

Internal Revenue Service
Attn: Managing Agent
P.O. Box 7346
Philadelphia, PA 19101-7346

Dr. Frank B. Ausband, D.D.S.
MilePost 11 2917 S. Croatan Hwy
Nags Head, NC 27959-9027

E-Cast Settlement Corporation
P.O. Box 29262
New York, NY 10087-9262

North Carolina Dept. of Revenue
Attn: Managing Agent
P.O. Box 25000
Raleigh, NC 27640-0100

MVCI Services LTD
Attn: Managing Agent
4700 Cork Airport Business Park
Cork, Republic of Ireland

Marriot Vacations Worldwide Corp
Attn: Managing Agent
6649 Westwood Blvd, Suite 500
Orlando, FL 32821-6066

Wells Fargo
Attn: Managing Agent
P.O. BOX 10335
Des Moines, IA 50306-0335

Sue Walser
Attn: Jason Walser
8 Pine Tree Road
Salisbury, NC 28144-6912

Val Rhea Claypoole
Attn: Managing Agent
4725 Kiser Island Road
Terrell, NC 28682-9771

Marjorie K. Lynch
Bankruptcy Administrator
Two Hannover Square, Ste. 640
434 Fayetteville Street
Raleigh, NC 27601-1701

Bank of America
Attn.: Managing Agent
P.O. Box 5070
Simi Valley, CA 93065

Outer Banks Orthodonic Lab
Attn.: Managing Agent
303 Chandler Harper Drive
Portsmouth, VA 23701

TRUSTEE'S MAILING MATRIX AS OF 04/29/2016, USED WITH CERTIFICATE OF SERVICE